

PROPOSED CLAIM AMENDMENT
NOT FOR ENTRY-DO NOT ENTER
FOR DISCUSSION PURPOSES ONLY

85ER-00109
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Robert Klaus :
Serial No.: 09/477,057 : Art Unit: 3626
Filed: January 4, 2000 : Examiner: Robert W. Morgan
For: INTERACTIVE SYSTEM AND :
METHOD FOR SELLING :
INSURANCE :

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Commissioner for Patents
P.O. Box 1450
Arlington, VA 22313

The following proposed claim changes to independent Claim 1 are submitted for an Examiner Interview and are in response to the Office Action dated April 20, 2004.

IN THE CLAIMS

1. (currently amended) A method for a risk carrier to assume monetary risks from a plurality of risk cedents using a server associated with the risk carrier, said method comprising the steps of:

(a) calculating an available risk assumption capacity for the risk carrier including at least one of a per occurrence capacity and a cedent capacity, the per occurrence capacity is a predetermined amount of risk that the risk carrier may assume for a specific type of risk proposal, the cedent capacity is a predetermined amount of risk that the risk carrier may assume for a specific cedent;

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- (b) identifying risk cedents having a class of risk that includes at least one type of risk that the risk carrier is interested in assuming under predetermined terms;
- (c) posting by the risk carrier on the server by associated with the risk carrier a plurality of proposals to assume selected risks of the identified risk cedents such that the proposals are viewable through a computer network, each proposal including financial terms and specific contractual language proposed by the risk carrier for assuming selected risks of the identified risk cedents ^{to be} the proposals are not offers that can be accepted by the identified risk cedents;
- (d) initializing on the server the available risk assumption capacity of the risk carrier;
- (e) enabling electronic submission by any one of the identified cedents of one of the proposals to assume selected risks associated with the cedent as an offer by the cedent to cede a selected risk for acceptance by the risk carrier;
- (f) electronically accepting, by the risk carrier, the offer submitted by one of the identified cedents to form a contract;
- (g) electronically recalculating the available risk assumption capacity upon accepting the offer; and
- * { (h) ^{for} using the server associated with the risk carrier to electronically withdrawing withdraw from availability for submission as an offer any of the proposals whose acceptance by the risk carrier would reduce the available risk assumption capacity, as recalculated, below a selected amount.

Respectfully Submitted,

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